

United States Bankruptcy Court
Eastern District of New YorkIn re:
Yvonne Rogers
DebtorCase No. 17-42187-nhl
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin
Form ID: 318DF7Page 1 of 2
Total Noticed: 29

Date Rcvd: Oct 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2017.

db Yvonne Rogers, 105 Rustic Pl, Fl 1, Staten Island, NY 10308-2839
smg NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,
Brooklyn, NY 11201-3719
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
Albany, NY 12240-0001
9013855 Dsnbvis, PO Box 8218, Mason, OH 45040-8218
9013857 GE Money Bank, PO Box 41067, Norfolk, VA 23541-1067
9013856 Ge Capital Retail Bank, Portfolio Recovery, PO Box 41067, Norfolk, VA 23541-1067
9013864 Portfolio Recovery Associates, c/o Christa L Muratore, Esq., 100 Park Ave Rm 1600,
New York, NY 10017-5538
9013865 Seventh Ave, 1112 7th Ave, Monroe, WI 53566-1364
9013866 Seventh Ave / Swiss colony, 1112 7th Ave, Monroe, WI 53566-1364
9013867 Seventh Avenue, Seventh Avenue, Inc, 1112 7th Ave, Monroe, WI 53566-1364
9013868 Swiss Colony, 1112 7th Ave, Monroe, WI 53566-1364
9013871 Visa Dept Store National Bank, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053
9013872 Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053,
Mason, OH 45040-8053
9013873 Wells Fargo Bank N.A., LVNV Funding, PO Box 10497, Greenville, SC 29603-0497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BJDJOYAGA.COM Oct 03 2017 18:23:00 David J Doyaga, 26 Court Street, Suite 1002,
Brooklyn, NY 11242-1110
smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Oct 03 2017 18:29:25
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,
Albany, NY 12205-0300
smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Oct 03 2017 18:29:07
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
9013851 EDI: AMEREXPR.COM Oct 03 2017 18:23:00 American Expres, PO Box 297871,
Fort Lauderdale, FL 33329-7871
9013853 EDI: AMEREXPR.COM Oct 03 2017 18:23:00 Amex, Correspondence, PO Box 981540,
El Paso, TX 79998-1540
9013852 EDI: AMEREXPR.COM Oct 03 2017 18:23:00 Amex, PO Box 981537, El Paso, TX 79998-1537
9013854 EDI: TSYS2.COM Oct 03 2017 18:23:00 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218
9013858 EDI: CBSKOHL.S.COM Oct 03 2017 18:23:00 Kohls/Capital One, Kohls Credit, PO Box 3043,
Milwaukee, WI 53201-3043
9013859 +EDI: CBSKOHL.S.COM Oct 03 2017 18:23:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096
9013860 EDI: RESURGENT.COM Oct 03 2017 18:23:00 Lvnv Funding, PO Box 10497,
Greenville, SC 29603-0497
9013862 EDI: PRA.COM Oct 03 2017 18:23:00 Portfolio Rc, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4952
9013863 EDI: PRA.COM Oct 03 2017 18:23:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4952
9013869 EDI: RMSC.COM Oct 03 2017 18:23:00 Synchb/lowes, PO Box 965005, Orlando, FL 32896-5005
9013870 EDI: RMSC.COM Oct 03 2017 18:23:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
PO Box 956060, Orlando, FL 32896-5060
9013874 EDI: WABK.COM Oct 03 2017 18:23:00 World Financial Network Bank, Portfolio Recovery,
PO Box 41067, Norfolk, VA 23541-1067

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +David J Doyaga, 26 Court Street, Suite 1002, Brooklyn, NY 11242-1110
9013861* Lvnv Funding LLC, PO Box 10497, Greenville, SC 29603-0497

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 05, 2017

Signature: /s/Joseph Speetjens

District/off: 0207-1

User: admin
Form ID: 318DF7

Page 2 of 2
Total Noticed: 29

Date Rcvd: Oct 03, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2017 at the address(es) listed below:

David J Doyaga david.doyaga.sr@gmail.com, NY98@ecfcbis.com,
David J Doyaga on behalf of Trustee David J Doyaga david.doyaga.sr@gmail.com, NY98@ecfcbis.com,
Kevin B Zazzera on behalf of Debtor Yvonne Rogers kzazz007@yahoo.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 **Yvonne Rogers**Social Security number or ITIN **xxx-xx-6003**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court Eastern District of New York
 271-C Cadman Plaza East, Suite 1595
 Brooklyn, NY 11201-1800

Case number: **1-17-42187-nhl**Chapter: **7****Order of Discharge and Final Decree**

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Yvonne Rogers
 aka Yvonne Fonte, aka Yvonne Fonte-Rogers

IT IS FURTHER ORDERED:

- David J Doyaga (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: October 3, 2017

s/ Nancy Hershey Lord
 United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.